

Certificate Number: 03088-PAE-DE-034680663

Bankruptcy Case Number: 20-12892



03088-PAE-DE-034680663

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on July 19, 2020, at 8:10 o'clock AM CDT, Carlos E Moreno completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: July 19, 2020 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor